

**UNITED STATES BANKRUPTCY COURT  
DISTRICT 1**

In re:

AIDA SOCORRO CARDONA  
TORRES

Debtor(s)

Case No. 11-05763-MCF

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

ALEJANDRO OLIVERAS RIVERA, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/06/2011.
- 2) The plan was confirmed on 09/16/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/25/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 07/21/2015.
- 5) The case was dismissed on 08/31/2015.
- 6) Number of months from filing to last payment: 50.
- 7) Number of months case was pending: 51.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$33,150.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$47,900.00
Less amount refunded to debtor	\$2,123.00

**NET RECEIPTS:** **\$45,777.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,100.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,119.64
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$7,219.64**

Attorney fees paid and disclosed by debtor: \$375.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANCO POPULAR DE PUERTO RICO	Secured	0.00	NA	110,132.91	0.00	0.00
BANCO POPULAR DE PUERTO RICO	Unsecured	13,069.00	0.00	13,035.79	0.00	0.00
BANCO POPULAR DE PUERTO RICO	Secured	0.00	NA	440.00	360.72	0.00
BANCO SANTANDER DE PR	Unsecured	NA	0.00	3,131.67	0.00	0.00
ECMC	Unsecured	NA	NA	31,842.89	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	18,000.00	0.00	5,611.59	0.00	0.00
INTERNAL REVENUE SERVICE	Secured	0.00	0.00	42,636.11	33,858.36	4,338.28
INTERNAL REVENUE SERVICE	Unsecured	29,000.00	0.00	198.60	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	1,757.00	NA	2,099.23	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	3,111.00	0.00	4,073.43	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	NA	2,387.38	0.00	0.00
SALLIE MAE INC. ON BEHALF OF GL	Unsecured	NA	0.00	14,431.43	0.00	0.00
SALLIE MAE INC. ON BEHALF OF GL	Unsecured	NA	0.00	13,017.19	0.00	0.00
SALLIE MAE INC. ON BEHALF OF GL	Unsecured	NA	0.00	4,443.45	0.00	0.00
UNITED STUDENT AID FUNDS INC	Unsecured	0.00	NA	10,191.39	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$440.00	\$360.72	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$152,769.02	\$33,858.36	\$4,338.28
<b>TOTAL SECURED:</b>	<b>\$153,209.02</b>	<b>\$34,219.08</b>	<b>\$4,338.28</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$5,611.59	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$5,611.59</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$98,852.45</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$7,219.64</u>	
Disbursements to Creditors	<u>\$38,557.36</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$45,777.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/30/2015

By: /s/ ALEJANDRO OLIVERAS RIVERA  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

11-05763-MCF

CERTIFICATE OF MAILING

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The undersigned hereby certifies that a true copy of the foregoing document was mailed by first class mail or electronically sent to the parties listed below:

AIDA SOCORRO CARDONA TORRES  
URB CIUDAD DEL LAGO  
BUZON 91  
TRUJILLO ALTO, PR 00976

INTERNAL REVENUE SERVICE  
PO BOX 7317  
PHILADELPHIA, PA 19101-7317

INTERNAL REVENUE SERVICES  
PO BOX 7346  
PHILADELPHIA, PA 19101-7346

BANCO POPULAR DE PUERTO RICO  
BANKRUPTCY DEPARTMENT  
PO BOX 366818  
SAN JUAN, PR 00936

PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 12914  
NORFOLK, VA 23541

BANCO POPULAR DE PUERTO RICO  
DIV PRODUCTOS DE TARJETAS  
PO BOX 363228  
SAN JUAN, PR 00936-3228

Banco Santander Puerto Rico  
PO BOX 362589  
San Juan, PR 00936-2589

CITI CARDS  
PO BOX 689105  
DES MOINES, IA 50368-9105

ECMC  
LOCKBOX 8682  
PO BOX 16478  
ST PAUL, MN 55116-0478

DORAL BANK  
PO BOX 70308  
SAN JUAN, PR 00936-8308

GC SERVICES LP  
PO BOX 47455  
JACKSONVILLE, FL 32247

HIMA SAN PABLO  
PO BOX 236  
BAYAMON, PR 00961

BANCO SANTANDER DE PR  
PO BOX 362589  
SAN JUAN, PR 00936-2589

SALLIE MAE  
PO BOX 9500  
Wilkes Barre, PA 18773-9500

SANTANDER FINANCIAL  
AVE LOS DOMINICOS  
CARR #2  
BAYAMON, PR 00964

MIDLAND FUNDING LLC  
BY AMERICAN INFOSOURCE LP AS AGENT  
PO BOX 4457  
HOUSTON, TX 77210-4457

SALLIE MAE INC. ON BEHALF OF GLHEC  
2401 INTERNATIONAL LANE  
MADISON, WI 53704

GE MONEY BANK  
C/O RECOVERY MANAGEMENT SYSTEMS  
CORP  
25 SE 2ND AVENUE SUITE 1120  
MIAMI, FL 33131-1605

PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK, VA 23541

ECMC  
PO BOX 16408  
ST PAUL, MN 55116-0408

MIDLAND FUNDING LLC  
BY AMERICAN INFOSOURCE LP AS AGENT  
PO BOX 268941  
OKLAHOMA CITY, OK 73126-8941

UNITED STUDENT AID FUNDS INC  
SALLIE MAE GUARANTEE SERV  
PO BOX 6180  
INDIANAPOLIS, IN 46206-6180

SALLIE MAE INC ON BEHALF OF USAF  
ATTN BANKRUPTCY LITIGATION UNIT E3149  
PO BOX 9430  
WILKES BARRE, PA 18773-9430

BANCO POPULAR DE PUERTO RICO  
MORTGAGE SERVICE DEPT 761  
PO BOX 362708  
SAN JUAN, PR 00936-2708

DATED: September 30, 2015

/S/HECTOR PEREZ  
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OFFICE OF THE CHAPTER 13 TRUSTEE